

SYSTEM AND METHOD FOR STORING, CREATING, AND ORGANIZING FINANCIAL INFORMATION ELECTRONICALLY

ABSTRACT OF DISCLOSURE

A system and/or method which offers customer-driven aggregation of data, with the ability to dynamically modify the filing hierarchy and to store, create and organize digital financial information. The system enables customers to establish a hierarchy of file folders, file any payment whether paper or electronic in a folder for future reference, provide secure storage for an indefinite period for any payment, including credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements. As such, customers can create and change at will their file folder hierarchy and file documents with notes. Customers can set a preference for automatic filing based on pre-established criteria such as folders based standard merchant categories or by month. Customers can also 'file' payments when they are created or viewed in the transaction history. The systems of the exemplary embodiments provide a search function, enabling retrieval of documents based on a document storage time stamp, date last accessed, date posted, dollar amount, or by file folder, group, or category. Customers can view document access history. Further, the systems offer customers convenience, privacy, security and prevention of document loss from disaster, and protection from document or identity theft.